



**MS Solutions**  
Sparking Trusted Payment

**End-to-end Payments**  
**Global Standards**  
**Market-level simplicity**



# MS Solutions Group

We design end-to-end solutions that transform global payment standards into simple, trusted, and scalable payment journeys across the ecosystem.

## ◆ Design with Intent

*Great payment platforms are designed not assembled*

In a world of fragmented systems, we take a different approach. We start from the ground up, analyzing distinct operating environments and regulatory landscapes. Our goal is to turn inherent market complexity into **scalable architectures** that are robust, efficient, and ready for future growth.

## ◆ Trust by Design

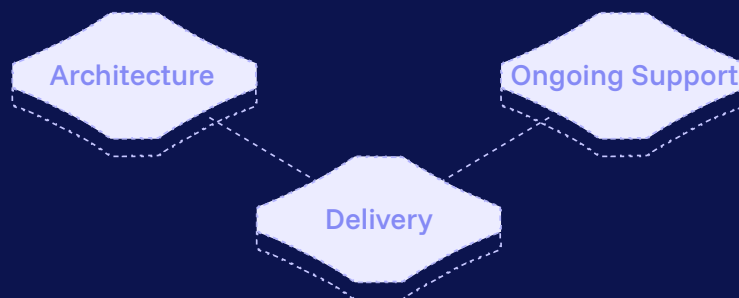
*Trust is not a feature. It is the result of disciplined design*

In the payments ecosystem, trust is the currency that matters most. We ensure that security, compliance, and reliability are embedded from the start, not added as an afterthought. This foundational approach guarantees peace of mind for our customers & partners.

## ◆ Full Ownership

*Accountability from hardware to software*

We take full responsibility for what we design. Our involvement spans the entire lifecycle:





# The right choices delivering Real Payment Value



## Your Business Values



## Our Strategic Choices

- ◆ Full payment journey orchestration across rails & actors
- ◆ Progressive modernization without vendor lock-in

**Platform Orchestration by Design**

- ◆ Seamless integration into existing national & regional ecosystems
- ◆ Coexistence of schemes, rails, and actors

**Interoperable & Ecosystem-Centric Platform**

- ◆ Built-in security, compliance, and risk controls
- ◆ Platform-grade trust at scale

**Trust, Security & Compliance by Design**

- ◆ Full control over roadmap, delivery, and compliance
- ◆ Sustainable innovation without dependency risk

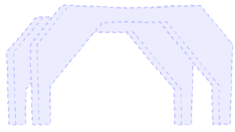
**100% Ownership & Long-Term Accountability**

- ◆ Market-level performance and resilience
- ◆ High availability for critical payment infrastructures

**Scalable, Resilient & Market-Proven**

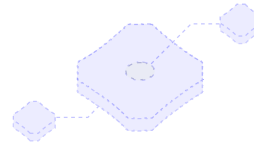


# Serving multiple payment stakeholders



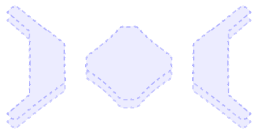
## Banks

Scalable payment solutions to run and modernize end-to-end payment journeys, adapted to local market requirements, while ensuring control, compliance, and scalability on a single platform.



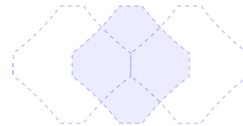
## Processors & Payment Services Providers

High-performance payment processing software to operate and scale market-ready payment infrastructures, compliant with local schemes, regulations, and high-volume environments.



## Retailers

Secure and scalable payment software designed to support local and multi-market acceptance, enabling seamless payment experiences at scale.



## Fintechs & Digital Banks

Modular, API-first payment software to build and launch payment solutions tailored to market-specific needs, accelerating innovation without sacrificing compliance.

# Trusted by reputable payment industry players

 SOCIETE GENERALE



 BGFI Bank

 QNB

 BRED  
MADAGASIKARA  
BANQUE POPULAIRE

 BANK OF AFRICA

 UBA  
United Bank for Africa

 Ecobank  
The Pan African Bank

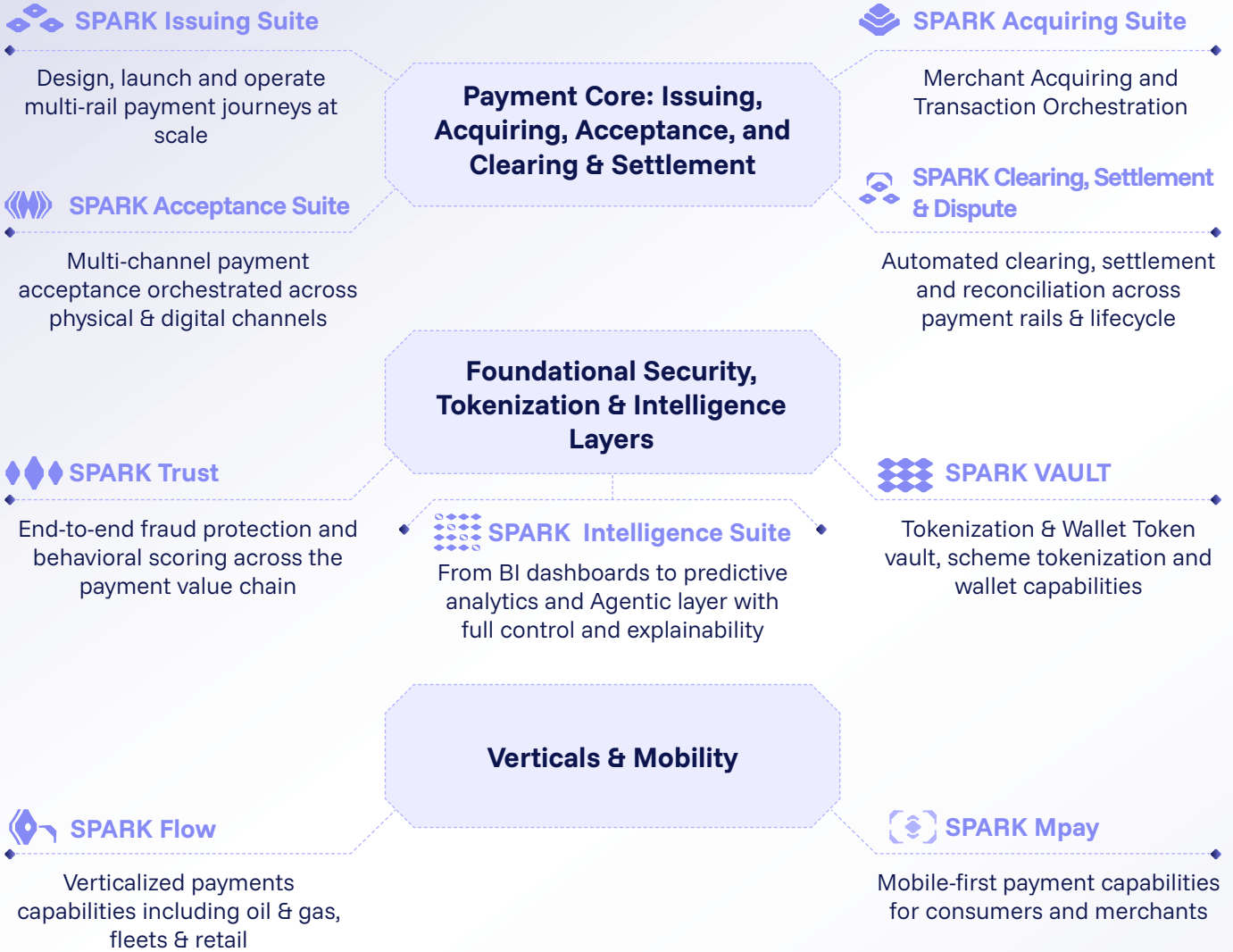
 Bank ABC

 NATIXIS  
BEYOND BANKING

# SPARK Platform: Designed Once, Orchestrated Everywhere, Trusted Always

## One platform to orchestrate the entire payment journey

End-to-end and modular payment capabilities: built on global standards, designed for market-level simplicity



## SPARK Architecture

Scalable ♦ Resilient ♦ API-Centric ♦ Cloud Agnostic ♦ Interoperable ♦ Built-in Compliance

### Serving the payment Ecosystem



Bank



PSP & Switch



FinTech



Government



Retail

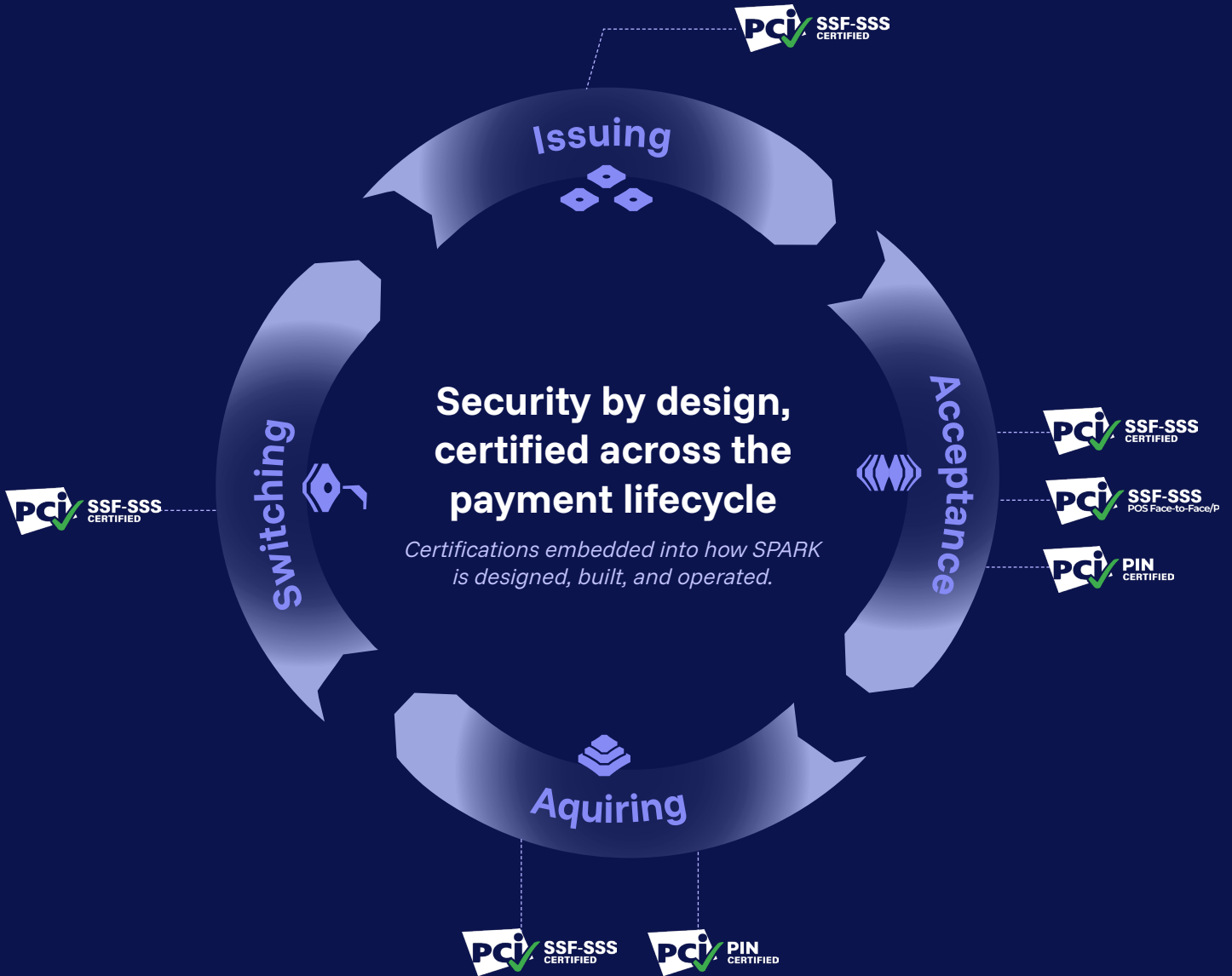


Merchant



Telcos

# A top-tier PCI-certified payment solutions provider



**PCI DSS CERTIFIED** PCI DSS - Secured Production & Operational Environments

**PCI SSF SECURE SLC CERTIFIED** PCI SSF SSLC - Secure Software Lifecycle

**A certified security stack enabling trusted, resilient, and scalable payment journeys**

## The group at a glance

### Robust & Resilient Payment Platform

**1**

Payment Platform:  
SPARK

**+9**

Modular Payment  
Suites

**100%**

Owned Platform

**+6**

Payment Schemes &  
new Rails

### Ecosystem Centricity & Footprint

**+300**

Clients

**+30**

Countries

**+7**

Payment Ecosystem players  
Served (issuers, acquirers,  
schemes, governments,  
merchants, Fintech)

**3**

global technology  
partners (Verifone,  
Thales, and Matica)

### A long-term Trusted Payment Partner

**3**

Operational Hubs (France, Tunisia & UAE)

**5**

PCI Certifications

**100%**

Founder-Led Company

**100%**

Financially Self-Sufficient

**100%**

Owned Platform

# MS Solutions Group DNA

## SOLUTION DNA : SPARK Platform What SPARK is, by design?

Owned solution

End-to-end

AI-powered

API-centric & Interoperable

Cloud-agnostic

Composable & Scalable

Resilient

Secure & Certified

Built-in compliance

## Company DNA : MS Solutions Group How we think, operate, and scale?

Full owners

Global footprint

Ecosystem-centric by design

Process-certified organization

Reliable delivery & CSM model

Strategic ecosystem partnerships

Heavy reinvestment in R&D

Financial self-sufficiency

Sustainability-driven

Sparking  
innovation  
across the  
payment  
ecosystem,  
where  
complexity  
disappears  
and trust  
scales



# About MS Solutions Group

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**MS Solutions** is a leading payment technology group with a fast-growing global footprint of **+300 clients** across **+30 countries**, sparking end-to-end payment journeys.

With a strong local presence in **Johannesburg** and offices in **France**, the **UAE**, **Tunisia**, and **Algeria**, the Group combines global reach with regional proximity.

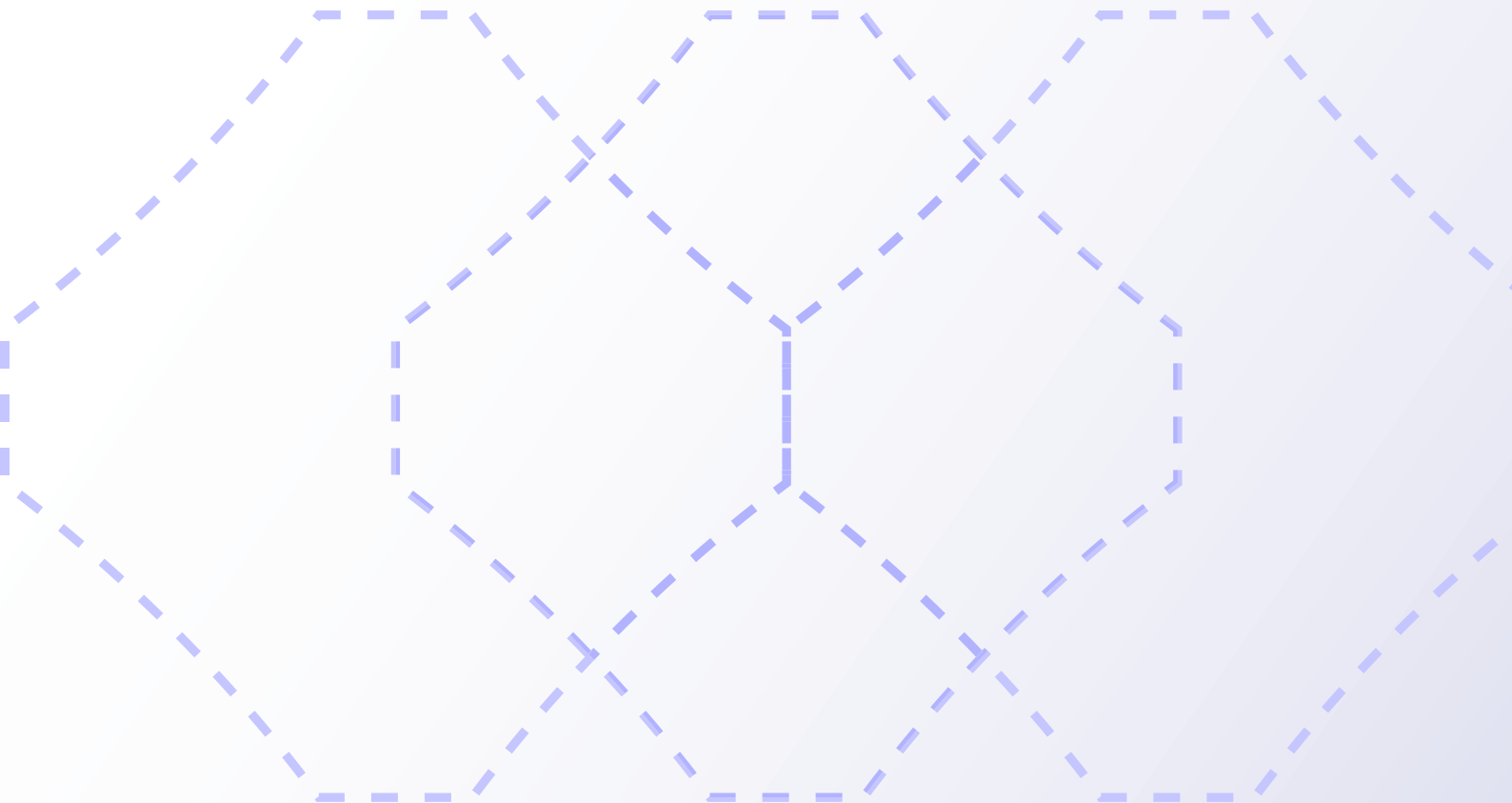
At the core of the Group's offering is SPARK, an owned AI-powered platform spanning the entire payment value chain from issuing to settlement, and fraud prevention, through a secure, scalable, and interoperable hardware and software stack.

Built on global payment standards, designed to deliver market-level simplicity, SPARK is API-first and cloud-agnostic, enabling institutions as they modernize legacy infrastructures, accelerate time-to-market, and operate payment services at scale with confidence.

**MS Solutions Group** has grown on the strength of solid PCI certifications, a dedicated team of payment experts, and a financially independent, founder-led organization.

Designed for ecosystem orchestration, **MS Solutions Group** enables a partner-led operating model, bringing together global technology partners to support interoperable, standards-based payment deployments.

Today, world-renowned institutions such as **Société Générale**, **BRED**, **BNI**, **BICICI**, **Bange Bank**, **QNB**, **UBA**, **Ecobank**, **Natixis**, **RSwitch** rely on **MS Solutions Group** to run seamless, secure, and inclusive digital payment journeys for their end customers, while maintaining high security standards and an optimized total cost of ownership.





*Scan & talk to our experts*